Important Health Insurance Information For Seasonal Employees

Your health doesn't have an off-season. Whether you are working or not, it's important to be able to get the health care you and your family need. We know that health care can be expensive. Did you know the average cost of a 3-day hospital stay is \$30,000? Or that fixing a broken leg can cost up to \$7,500? Having health coverage can help protect you from high, unexpected costs like these.

Here are some tips to help you:

■ The final deadline to sign up is January 31. Open Enrollment for 2016 coverage through HealthCare.gov only happens once a year. If you need coverage, you need to sign up before the January 31, 2016 deadline.

■ You can cancel at any time. Visit HealthCare.gov today to explore the plans and prices available in your area. Sign up for the plan that best meets your budget and health needs. If things change and you're able to get coverage through your employer, you can cancel your coverage through HealthCare.gov at any time.

Coverage could be more affordable than you think. About 8 out of 10 people who enroll in a health insurance plan through HealthCare.gov qualify for financial help to lower the cost of their monthly premiums. In fact, most people can find a health insurance plan for \$75 or less per month. Visit HealthCare.gov to see if you qualify for savings.

■ Having health insurance is the law. If you don't have health coverage, you could owe a fee when you file your federal income tax return. For 2016, the fee is the higher of these 2 amounts: 2.5% of your yearly household income or \$695 per person (\$347.50 per child under 18).

Marketplace Open Enrollment is November 1, 2015 – January 31, 2016. Need more information?

- Visit HealthCare.gov
- Call the Marketplace call center at 1-800-318-2596 (TTY: 1-855-889-4325).

